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TRANSMITTAL FORM

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Total Number of Pages in This Submission

14

Application Number

10/776,407

Filing Date

February 10, 2004

First Named Inventor

Crosson Smith, Steven A.

Art Unit

3621

Examiner Name

Augustin, Evans J.

Attorney Docket Number

BT-024

ENCLOSURES (Check all that apply)

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| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance Communication to TC |
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| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
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| <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | | |

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Timothy P. O'Hagan		
Signature			
Printed name	Timothy P. O'Hagan		
Date	August 14, 2005	Reg. No.	39,319

CERTIFICATE OF TRANSMISSION/MAILING

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Signature			
Typed or printed name	Timothy P. O'Hagan	Date	August 15, 2005

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Serial No.: 10/776,407

Case No: BT-024

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Crosson Smith, Steven A.

Serial No.: 10/776,407

Filing Date: February 10, 2004

For: Method for Remotely Authorizing a Payment Transaction File Over an Open Network.

Examiner: Augustin, Evans J.

Art Unit: 3621

**Mail Stop Amendment
Assistant Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450**

RESPONSE TO OFFICE ACTION DATED JULY 28, 2005

Examiner:

In response to the Office Action of July 28, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.